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SECOND YEAR STUDENTS ARE PUNISHED; ARE FINED FOR RECENT DISTURBANCES

The imposition of a fine of one dollar upon every member of the Second Year of the University, exclusive of the Faculty of Law, is the ruling of the Committee of Morals and Discipline regarding the student disturbance of October 19. The ruling was issued last night by Dr. Charles E. Moyse, chairman of the committee, and reads as follows:—

"As the students of the Second Year are admittedly the aggressors in the disturbance of the 19th of October last, which resulted in illegal occupation of, and damage to, College property, and also in wholesale abstention on that day from lectures in the first two years in the Faculties of Arts, Medicine and Applied Science, the Committee on Morals and Discipline has decided to inflict a penalty on the Second Year only, and to fine every student of that year, whether undergraduate, conditioned or partial, the sum of one dollar. As the students of the Faculty of Law declined to organize themselves either in conjunction with the students of the other Faculties, or separately, the Committee on Morals and Discipline has decided to exempt them from fine.

The Committee on Morals and Discipline cannot but view wholesale abstention from lectures as a grave misdemeanour, involving, as it does, a serious infringement of essential relations which ought to subsist between the staff and the students of a University.

"In determining the amount of the fine, the Committee on Morals and Discipline has borne in mind that the request of the higher authorities of the University, which was conveyed to the students of the Second Year by the officials of the Students' Council, that the disturbance instantly cease, was at once complied with.

"The suggestion, made by the Students' Council, that offenders should be punished by being marked absent for a certain proportion of lectures in their respective courses is not feasible because the 'one-eighth rule' is not enforced in the Faculty of Medicine. For the assistance once more given to it by the Students' Council, the Committee on Morals and Discipline desires to express its sincere thanks.

"The fine is to be paid at the Bursar's Office at any time not later than Nov. 13th, inclusive. Any student of the Second Year who has not paid the fine at the expiry of that date will have his name struck out of the class-lists of the Faculty to which he belongs.

"CHAS. E. MOYSE,
"Chairman."

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C.O.T.C. ISSUE AN IMPORTANT SET OF RULES

Men Must be Neat and Clean at All Times.

DRESS AND DISCIPLINE.

Strict Observance of Regulations
Will Make a Crack Unit of
McGill Corps.

The following instructions have been issued by the C. O. T. C. regarding dress, conduct and saluting:—

Dress.

(1)—In uniform (or civilian clothes), all members must be neat, clean and smart in their appearance.

(2)—CAP—to be worn on the centre of the head, the peak slightly over the eyes.

(3)—JACKET—to fit easily but neatly and pulled down. All buttons to be kept clean and fastened. The belt to fit snug.

(4)—TROUSERS—to be pulled up to fit snug and turned over the puttees at the same height, unless pantaloons are worn.

(5)—PUTTIES—to be wound regularly and neatly from the instep of ankle to the front. Before putting on, draw trouser leg up to lower part of calf, take up the slack on each side, fold it back neatly and then wind the puttie over trouser and fasten the tape. Pull the trouser down over top of puttie to hide tape.

(6)—BOOTS—heavy boots (tan preferred) are to be worn and KEPT CLEAN.

(7)—GREAT COATS and Mackinaws—to be kept buttoned and brass buttons kept clean. When rolled must be worn over left shoulder.

(8)—HAIR—Hair must be kept short and face shaven, except upper lip if moustache is worn.

"NO EQUIPMENT, UNIFORM, OR ANY PART THEREOF, MUST BE USED OR WORN EXCEPT WHEN ORDERED OR SPECIALLY PERMITTED."

Conduct.

(1)—On and off parades conduct yourself as a soldier and a gentleman. Carry yourself erect, keep your head and eyes up and look straight to the front, let the arms swing easily from the shoulders when marching.

(2)—Adopt a manly carriage and march with a steady free stride, putting the feet up neatly from the ground. Have the appearance of being proud of your uniform and of your battalion.

(3)—Talking in the ranks, except when standing "Easy" or marching "at ease," is strictly prohibited, also whistling, and singing, except when expressly allowed. When in the ranks, and particularly when marching through the streets, do not speak or make any sign of recognition, to any acquaintance.

(4)—No chewing or smoking is allowed except on manoeuvres when permitted by the Commanding Officer.

(5)—Stand easy in the ranks, and maintain the proper dressing and interval. If clothing or equipment need adjusting a front rank man takes a pace forward and a rear man a pace back. When finished step to your place smartly. If under arms come

(Continued on Page 3.)

AGAIN IN MOLESKINS.



VENANCE LEMAY.

Former senior McGill football player, who has turned out with the Science team and took a conspicuous part in the game with Medicine on Wednesday.

Rutgers College recently received an anonymous endowment of \$60,000 to found a professorship in Ethics.

DOUBLE COURSE STUDENTS' DRILL.

The following announcement has been made by Capt. J. C. Simpson, Adjutant of the C. O. T. C. with regard to the double course students in Arts and Medicine:—

As there seems to be some misunderstanding as to the position of double course students in regard to military training, the following resolution of the Committee of Corporation is published for the information of those concerned:—

"2.—Double course students who are registered in the First, Second or Third Years of the Faculties of Medicine or Science are subject to military training unless they have completed three years' training, and applied through the proper channel (i.e., the Adjutant, McGill Continent) for exemption."

"3.—Double course students will, therefore, PLEASE note that they are liable for the military training, and govern themselves accordingly."

J. C. SIMPSON,
Captain,
Adjutant, McGill University Con-
tingent, C. O. T. C.

"SHELL-SHOCK" AS IT EFFECTS MEN AT FRONT

Letter from Lieut. A. J. R. Parkes,

Arts '15, Describes Effects.

A PITIFUL CONDITION.

Often Men go Through Many
Bombardments Before Their
Nerves Become Shat-
tered.

In a letter just received from the front, Lieut. A. J. R. Parkes, Arts '15, who went overseas with the 23rd Westmount Rifles, and is now with the 8th Canadian Machine Gun Company, deals in a graphic way with the effect which shell-shock has upon soldiers. He writes:

"Still in the line, though we expect to be relieved this afternoon. The manner and time of getting out doesn't really matter much—the main thing is to get out. Most of the men would rather swim than not go at all. While the line isn't such a bad place sometimes, a week of it is enough for one dose, especially in these parts."

"Lack of sleep and discomfort are the main drawbacks. The danger is a small item except to a few whose nerves are not under control. A shell-shocked man is a shocking (no pun meant) sight. They say that some of the best men may get it after being in many bombardments, or being wounded or nearly wounded by a closely bursting shell. The symptoms are similar to, but really different from, those of the commonly called coward who is afraid of a shell right from the start, and never gets over the fear. Real shell-shock, of course, as you probably know, is a pathological condition. The nerves are actually shattered. It takes an expert to tell the difference between a funk and the real shock. Although a man with shock is almost as much wounded as if he were hit, he gets little sympathy either here or in England. In most cases justly so. I think for a man's manner of living, his self-control, must play some part in the disease. Also, shell-shock is undoubtedly simulated by out-and-out cowards.

(Continued on Page 2.)

RAILWAY CLUB.

There will be a meeting of the Railway Club this afternoon at 4:50, in room 35 of the Engineering Building. The business is the election of officers to fill vacancies caused by the non-return of some of the executive. Further plans for the trips of the club are being compiled daily.

WATER POLO SCHEDULE.

The schedule of the Canadian Water Polo Association's intermediate league was revised at a meeting held in the M. A. A. A. on Wednesday evening, at which McGill was represented by H. E. Herschorn, Law '14. The 244th Battalion have entered a team in the league this season. The revised schedule is as follows:—

November 2—McGill vs. M. A. A. A.
November 7—M. S. C. vs. McGill.
November 14—244th vs. M. A. A. A.
November 21—McGill vs. M. S. C.
November 24—McGill vs. 244th.
November 27—M. S. C. vs. 244th.
November 28—M. A. A. A. vs. McGill.
December 5—M. A. A. A. vs. M. S. C.
December 6—244th vs. McGill.
December 11—244th vs. M. S. C.
December 15—M. A. A. A. vs. 244th.

The Waltham

SOON he'll be off for the trenches "Somewhere in France." How intimately the gift of a wrist watch will remind him of those at home, particularly if it is a Waltham Military Wrist Watch. As manly as a bull terrier or a briar pipe, and just as sturdy to withstand rough usage. Has its own armor plate that keeps the crystal from breaking. Should the crystal meet with mishap the protecting device keeps the Waltham in regular use until such time as a new crystal can be secured. The Waltham Military Wrist Watch possesses the same degree of accuracy that has made the "Waltham" the timepiece of the world. Can be had in seven or fifteen jewel grade at \$12 or \$15. Your jeweler will gladly show them to you. Write for the booklet "Concerning a Timepiece."

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All of these different operations take time and cost money, but the increased price which the planter receives for his crop warrants the expenditure and care. Nothing but tobacco cultivated as above enters into the making of

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Christmas Gifts for Soldiers Overseas

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It is now time to make your selection. Parcels for the Front should be mailed not later than the end of November.

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are the most suitable; are greatly appreciated by Soldiers, and travel safely by mail.

Choose something warm and serviceable, such as Jaeger
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The Royal Military College of Canada.

THERE are few national institutions of more value and interest to the country than the Royal Military College of Canada. Notwithstanding this, its object and the work it is accomplishing are not sufficiently understood by the general public.

The College is a Government Institution, designed primarily for the purpose of giving instruction in all branches of military science to Cadets and Officers of the Canadian Militia. In fact, it corresponds to Woolwich and Sandhurst.

The Commandant and military instructors are all officers on the active list of the Imperial army, lent for the purpose, and there is in addition a complete staff of professors for the civil subjects which form such an important part of the College course. Medical attendance is also provided.

Whilst the College is organized on a strictly military basis the cadets receive a practical and scientific training in subjects essential to a sound modern education.

The course includes a thorough grounding in Mathematics, Civil Engineering, Surveying, Physics, Chemistry, French and English.

The strict discipline maintained at the College is one of the most valuable features of the course, and in addition, the constant practice of gymnastics, drills and outdoor exercises of all kinds, ensures health and excellent physical condition.

Commissions in all branches of the Imperial service and Canadian Permanent Force are offered annually.

The diploma of graduation is considered by the authorities conducting the examination for Dominion Land Surveyor to be equivalent to a university degree, and by the Regulations of the Law Society of Ontario, it obtains the same exemptions as a B.A. degree.

The length of the course is three years in three terms of 12 months each. The total cost of the course, including board, uniform, instructional material, and all extras is about \$800.

The annual competitive examination for admission to the college takes place in May of each year, at the headquarters of the several military districts.

For full particulars regarding this examination and for any other information, application should be made to the secretary of the Militia Council, Ottawa, Ont., or to the Commandant, Royal Military College, Kingston, Ont.



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ARRANGEMENTS FOR MOOT TRIAL NOW COMPLETE

Mr. Justice Greenfields Will Decide Rights of Litigants.

TRIAL MONDAY, NOV. 6TH.

Point in International Law Involved—List of Counsel and Court Officials.

As previously announced through the columns of The Daily, the first of a series of Moot Trials to be held by the Undergraduates' Society of the Faculty of Law, will take place next Monday evening at 8.30 p.m., at which Mr. Justice Greenfields will preside.

The Common Room of the Law Chambers in the Arts Building has been chosen for the occasion, as being the best place to convene the court. The Common Room has been selected mainly because its furnishings are well adapted for a court, thereby obviating the necessity of erecting a dais, in legal language styled "The Bench," from which the learned Judge will dispense justice.

Also the students of the Faculty of Law are more at home in their own quarters than anywhere else. The issue of the trial will, in a moderate manner, create a certain amount of jurisprudence, "Cum grano Salis," as the legal aspect of the particular point at issue has never been before the courts of the Province until very recently, and as a matter of fact judgment is still pending. The Society is indebted to Mr. Justice Greenfields for supplying the nice, but yet raucous query.

The subject of the trial is as follows:—

"A," a French subject, resident in Paris, marries in Paris "B," also a French subject, and also resident in Paris. They lived together for a number of years in Paris, and then removed to Montreal, without any avowed intention of abandoning their French domicile or acquiring a new domicile in the Province of Quebec. "B" takes an action before the Superior Court of this Province, praying that she be declared separate as to bed and board, from "A."

Query—Has our Court jurisdiction to grant the prayer of her action?

Those chosen to act as Counsel are the following:—

For Plaintiff—Messrs. Rose, Phillips and Cloutier.

For Defendant—Messrs. Myerson, Dillon and Bridgeman.

Following are the officials of the Court:—

Clerk—M. Lalonde.

Crier—F. Bowles.

Stenographers—Messrs. Healy and Kelly (of the First Year).

Rules of Practice:—

1—That the members acting as Counsel and all officials requiring them, appear in gowns, each one procuring his own.

2—That the Counsel confine their arguments to fifteen minutes; First Junior Counsel to ten minutes; Second Junior Counsel to five. The Counsel for plaintiff will be allowed five minutes for rebuttal.

At the conclusion of the evening refreshments will be served. Invitations have been issued to the Judges of the Superior Court, to the Faculty and to the Junior Bar, and a large attendance is anticipated.

Lines to "PAT" KENNEDY.

The dragon brood writhes in his slime and slinks

Within his fen, fleeing the white-mailed knight

Before the challenge of incarnate Might.

Still Jesus' cross against the brand of Thor

Prevails, and some lone mother with her child

Yields thee a silent thanks on England's shore

While stars and martyrs sign approval mild.

Then rest thee, Patrick, in thine island grave,

Though far Canadian homes are sad and keep

The vigil of despair. Ocean's free wave

Shall murmur "requiescat" o'er thy sleep

And sing thy "Libera" with his wild surge,

Lulled by the wind from the Western world, that sighs

It's broken, tear-fraught message and low dirge

Round your pure heart, pure hands and smiling eyes.

Before we kneel in solemn prayer for thee,

Death seemed the eternal sleep, but glorious now

The golden light of immortality is flung around thine ever cloudless brow.

The other brave and good, the late strewn flowers,

Of Freedom's cause, thy comrades in the strife,

Salute thee, hero, in their quiet bowers

Among the lilies of eternal life.

—J. H. Cameron, in Queen's Journal

INSPECT RUSSIAN COAL.

The Russian government, using certain financial interests as the employer, has asked Professor F. A. Ray of the department of mine engineering at the Ohio state university to make a survey of the anthracite coal resources of the country. Professor Ray will leave for Petrograd the latter part of November.

ERRATUM.

In a statement in yesterday's issue of the Daily regarding the Y.W.C.A.-Y.M.C.A. Conversation, the name of the artist who added so materially to the entertainment was quoted incorrectly. It should have read G. E. Tremble, Med. '20.

MACCABEAN CIRCLE.

Members of the Maccabean Circle are urgently requested to note that the next regular meeting will be held on the 12th instant, and not on the 5th, as announced. Meetings in the future will be held on the second and fourth Sundays of every month. Please note change of date and act accordingly.

SAFETY MATCHES BY CHEMISTS.

Owing to the danger of handling inflammable matches in the Chemistry laboratories, at the University of Texas, where a number of explosive materials are constantly in use, small boxes of safety matches are being sold to the students of that department at a very cheap rate.

The Chemistry laboratory is crowded during all school hours, and students are often careless about throwing matches on the floor or leaving them upon the tables. The increase in enrollment necessitates the employment of more assistants in the laboratory who can give at least two afternoons a week to the work.

(Continued from Page 1.)

to the "slope" and salute before marching off.

(5)—There must be no loitering when falling in for parade or falling out. Take your place in the ranks, correct your dressing and stand properly at ease. If under arms when moving to or from a parade carry the rifle at the "slope."

(6)—Be attentive, ready and alert to obey and intelligently carry out any and all orders.

(7)—Respect must be shown to officers and N.C.O.'s at all times.

(8)—By your own example and conduct prevent others becoming inattentive and slovenly and so retarding your own advancement and the efficiency of your section and company.

(9)—Be prompt and regular on parade and see that others are. Irregularity means inefficiency and retards the progress of others. Any man late for parade loses his attendance.

EACH MAN MUST TAKE A PERSONAL PRIDE IN THE BATTALION AND BY HIS OWN ENERGY AND EFFORT ENDEAVOR TO MAKE IT THE BEST IN CANADA.

Saluting in Uniform.

(1)—All officers of the McGill Battalion and of all other units when in uniform or when recognized must be given a salute.

(2)—WHEN PASSING an officer salute properly and smartly with the hand further away and turn the head and eyes in his direction. Salute on the third pace before reaching him and lower the hand on the third pace after passing him. When carrying a cane or small parcel place it under the arm nearer the officer before saluting. If two or three men are passing an officer the time is taken from the man nearer the officer.

WHEN CARRYING A RIFLE NEVER SALUTE TO THE FOREHEAD, BRING THE HAND TO THE SMALL OF THE BUTT.

(3)—IF STANDING when an officer passes turn towards him, come to attention and salute with the right hand at three paces distance. If carrying a rifle stand at attention only; do not salute with the hand.

(4)—When approaching to speak to an officer salute and halt at two paces distance. If at the slope remain so unless detained by the officer when arms may be "ordered." Before moving off or returning to the ranks a salute must be given.

(5)—When appearing before an officer in a room a salute must be given, but the head must not be removed. Never salute when in the ranks. If spoken to by an officer come to "attention."

(6)—If standing without a head-dress or when holding anything which prevents a proper salute, turn towards the officer passing and come to attention; if walking turn the head slightly towards the officer in passing.

(7)—If two or more men are sitting or standing about, the senior non-commissioned officer or oldest soldier will face the officer, call the whole to attention and alone will salute.

(8)—The headress is always removed in places of worship and civil courts, except in the latter case with a party under arms.

(9)—The headress must not be removed when acknowledging an acquaintance; salute with the hand. (Do not take your hat off to ladies when in uniform).

(10)—OFFICERS MUST PROPERLY ACKNOWLEDGE A SALUTE, BUT THE SENIOR OFFICER PRESENT ALONE RETURNS THE SALUTE.

(11)—Individual men meeting or passing a battalion or regiment must halt and salute the Commanding Officer, and the colors, if uncased, similarly the body at a military funeral.

Saluting When in Civilian Clothes.

(1)—All members of the Battalion must touch their hat when meeting or passing the Commanding Officer of the Battalion. No salute need be given to an officer except on the parade ground or in the armory.

Addressing an Officer or N. C. O.

LIEUTENANT-COLONEL, addressed and replied to as "Sir."

MAJOR as "Major" (giving name) and replied to as "Sir" by Juniors.

CAPTAIN as "Captain" (giving name), and replied to as "Sir" by Juniors.

LIEUTENANT as "Mr." (giving name), and replied to as "Sir" by Juniors.

BATTALION SERGEANT-MAJOR as "Sergeant-Major" and replied to as "Sir" by Juniors. Off parade, if a warrant officer, as "Mr." and replied to as "Sir" by Juniors.

All soldiers below him in rank must address the B.S.M. at attention, but not a salute.

BATTALION QUARTER-MASTER SERGEANT as "Quarter-Master Sergeant."

BAND MASTER as "Mr." (giving name) and replied to as "Sir" by Juniors.

All members of the Battalion must preserve these regulations and be prepared for examination thereon by their N.C.O.'s.

J. C. SIMPSON, Captain, Adjutant, McGill Contingent, C.O.T.C.

LECTURE GIVEN ABOUT BOMBING BY G. L. DOBBIN

Able Discussion by Bombing Officer Most Interesting.

IS IN 14TH BATTALION.

Prisoners Forced to Return to British Trenches Under Own Fire.

The address on "Bombing in the Front Line Trenches" last evening, at the Canadian Society of Civil Engineers, by Captain G. L. Dobbin, proved to be full of interest, and at the same time most instructive. Capt. Dobbin is home on short leave from the 14th Battalion, Royal Montreal Regiment, and being a bombing officer was able to discuss bombing in a most capable manner.

Bombs were first used, Capt. Dobbin said, by the Spanish in 1495, and they were the chief object of use in fighting until the advent of the modern long range, flat trajectory rifle in 1900. At Port Arthur the Japanese again demonstrated to the world the extreme usefulness of bombs. Immediately they were taken up by all governments, but as soon dropped by all except the Germans.

Germany used bombs extensively since the war began, and then it was but a short time until the British Government began the manufacture of bombs on a large scale.

In the early stages of the war jam-pots, gas pipes, etc., filled with nails, wire and everything available, were used. Now, however, bombs are made of types to meet all conditions, and are used more extensively than machine guns or rifles.

In bombing any position the whole is exactly duplicated several thousand yards behind the front line, and the exact location found from aerial photographs. The whole attack is then rehearsed in every detail. Faces are then blackened and each bomber starts out with an ample supply of bombs. Preceding the bombers go men with rifles, attached to which is a flash-light. When a German is encountered the light is thrown in his face, which momentarily blinds him, and the bayonet is used without delay or hesitation. So perfectly do the men know how to proceed that the whole attack is completed in about five minutes.

The work of "cleaning out" the front line trenches is a most important item. The Germans usually occupying the high ground construct dug-outs 20 to 40 feet underground, and as each contain from 10 to 20 men they would be a most formidable force being given one chance to come out of the dug-out bombs are thrown into the dug-out. Before giving the men a chance to come out, a barb wire is stretched across the door. Then the Germans cannot rush out and overcome the two men with bayonets who are waiting outside. They are obliged to either crawl under the wire or get over. In this position one man tackles the German with the steel of his bayonet, and the other quickly tears off his coat, braces and belt. In this way the prisoners cannot escape, since both hands are needed. The prisoners are escorted till such a point is reached at which the fire of the enemy is felt, and then they are allowed to make their way as quickly as possible through their own artillery barrage. This prevents all means of escape for to retreat or stop will most likely mean death.

Once a section of the trench is taken, what is called "blocks" are built at each end of the section. When a part of the line is harassed by machine gun fire, smoke bombs are thrown out all along our line. Then six or more bombing parties under cover of this veil advance toward the machine gun emplacement. A few bombers can take advantage of shell holes, and bomb the enemy out, and when this is done the whole line can advance.

For one advance smoke bombs were thrown on a front of 15 miles prior to an attack on Loos. This cannot be used as a signal, as they are too uncertain and slow. Everything is done by means of the watch at a definite appointed time.

Grenadiers, or bombers, are chosen from men whose ages are between 19 and 25, and those that have been in athletics. A bombing party starting out to "clean up" a trench generally consists of two men with bayonets who go first. Following them are two carriers, the N.C.O. in charge next, two more carriers, and lastly two snipers. Transporting bombs is a very important item. Back of the line they are transported in lorries. Then by service wagons and finally carried on mules or by hand to the front line. During one attack, 9,000 British infantry were engaged carrying bombs to the front line. A bomb, when it explodes, will clear an area of all existing objects, or beings for a space of 12 to 14 yards in diameter. An ordinary bomber can be relied upon to hurl the bomb 25 yards, but 70 yards is not at all an uncommon distance. In addition to the hand grenades, several other types are used. A particularly useful method adopted is to fire bombs from rifles. This is done by removing the cartridge from a shell and fire this blank charge. A rod is screwed into the end of the bomb, and this rod is inserted in the muzzle of the rifle. One type can be shot a distance of 180 to 240 yards, while the latest or Newton Rifle Grenade goes 380 to 450 yards.

Capt. Dobbin then spoke of the effect of chlorine. One part of chlorine in 5,000 of air will make a man succumb in five minutes. Smaller proportions than this leave dastardly effects on the lungs, which is bound to tell upon the constitution. Phosgene is the latest concoction of the Germans. This attacks the heart in a fearful manner; the greatest danger lying in the fact that one does not feel its effects immediately. On men drop dead by tens and hundreds if the persons infected can lie on their backs for two days, it is found they have almost completely recovered.

Speaking of the nervousness of new troops under fire, Capt. Dobbin explained how easy it was to quiet them down during a bombardment. He closed with a short story that had been

(Continued on Page 4.)

BANK OF MONTREAL

ESTABLISHED 1817.

CAPITAL PAID UP, \$16,000,000. RESERVE FUND, \$16,000,000.

UNDIVIDED PROFITS, \$1,321,193.

TOTAL ASSETS - - - \$390,421,701.

BOARD OF DIRECTORS.

Sir Vincent Meredith, Bart., President.
R. B. Angus, Esq., E. B. Greenfields, Esq., Sir William Macdonald.
Hon. Robt. Mackay, Lord Shaughnessy, K.C.V.O., C. R. Hosmer, Esq.
A. Baumgarten, Esq., C. B. Gordon, Esq., H. R. Drummond, Esq.
D. Forbes Angus, Esq., William McMaster, Esq.

Head Office: MONTREAL.

General Manager—Sir Frederick Williams-Taylor, L.L.D.

Assistant General Manager—A. D. Braithwaite.

Branches and Agencies—Throughout Canada and Newfoundland; Also at London, England; And New York, Chicago and Spokane in the United States.

A GENERAL BANKING BUSINESS TRANSACTED.

THE ROYAL BANK OF CANADA

Incorporated 1869

Capital Authorized, \$25,000,000. Capital Paid Up, \$12,000,000

Reserve Funds, \$13,236,000.

BRANCHES IN MONTREAL DISTRICT.

Main (City) Branch—147 St. James St.
Amherst and Ontario Branch.
Beaubien St.—Cor. St. Lawrence Blvd.
Beaver Hall.—Cor. Dorchester.
Bonsecours Market Branch.
Cote des Neiges Branch.
Cote St. Paul Branch.
Laurier Ave.—Cor. Park Ave.
Notre Dame de Grace Branch.
Papineau Ave.—Cor. Mt. Royal.
St. Catherine and Bleury.
St. Denis and St. Catherine.
Seigneurs St.—Cor. Notre Dame West.
Sherbrooke and Bleury.
Stanley St.—Cor. St. Catherine W.
Van Horn Ave.—Cor. Hutchison Street.
Westmount—Greene Ave. Cor. St. Catherine W.
Westmount—Victoria Ave. Cor. Sherbrooke St.

MONTREAL WEST. ST. LAMBERT. LONGUEUIL.

SAVINGS DEPARTMENT AT ALL BRANCHES

THE CANADIAN BANK OF COMMERCE

PAID-UP CAPITAL, \$15,000,000 REST, \$13,500,000

BOARD OF DIRECTORS:

Sir Edmund Walker, C.V.O., L.L.D., D.C.L., President. Z. A. Lash, Esq., K.C., L.L.D., Vice-President.

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E. R. Wood, Esq., Chas. Colby, Esq., M.A., Ph.D.
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G. F. Jones, Esq.
H. C. Cox, Esq.

JOHN AIRD, General Manager. H. V. F. JONES, Ass. General Manager.

The Canadian Bank of Commerce having Branches in all the important Towns and Cities throughout Canada, as well as Newfoundland, the United States, England and Mexico, offers unsurpassed facilities for the transaction of every description of banking business.

THE MERCHANTS' BANK OF CANADA

Paid-up Capital, - - - \$7,000,000

Reserve Fund and Undivided Profits, \$7,250,984

SAVINGS BANK DEPARTMENT AT ALL BRANCHES

Deposits received of \$1 and upwards, and interest allowed at best current rate.

CITY BRANCHES

205 St. James Street 1419 St. Lawrence Boulevard
320 St. Catherine Street West 1866 St. Lawrence Boulevard.
672 Centre Street St. Denis and St. Zotique Sts.
1255 St. Catherine Street East Maisonneuve

THE BANK OF BRITISH NORTH AMERICA

Established in 1836 Incorporated by Royal Charter in 1840

Paid-up Capital - \$4,866,666.66 Reserve Fund - \$3,017,333.33

Head Office—5 GRACECHURCH STREET, LONDON
HEAD OFFICE IN CANADA—St. James Street, MONTREAL
H. B. MACKENZIE, General Manager